

In re:

(1) Amber Denan Minter

xxx-xx-6759

(2)

Case No. 19-28007-L

Chapter 13

Debtor(s)

**CHAPTER 13 PLAN**

**ADDRESS:** (1) 1092 Cortona Pl (2) Cordova TN 38018

**PLAN PAYMENT:**

**DEBTOR (1)** shall pay \$871.00 ( ) weekly, (X) every two weeks, ( ) semi-monthly, or ( ) monthly, by:

(X) **PAYROLL DEDUCTION** from: First Horizon National Corporation **OR** ( ) **DIRECT PAY.**  
1755 Lynnfield Street Bldg D  
Memphis, TN 38119-7243

**DEBTOR (2)** shall pay \$\_\_\_\_\_ ( ) weekly, ( ) every two weeks, ( ) semi-monthly, or ( ) monthly, by:

( ) **PAYROLL DEDUCTION** from: \_\_\_\_\_ **OR** ( ) **DIRECT PAY.**  
\_\_\_\_\_

**1. THIS PLAN [Rule 3015.1 Notice]:**

(A) CONTAINS A NON-STANDARD PROVISION. [See plan provision #19] ( ) YES (X) NO

(B) LIMITS THE AMOUNT OF A SECURED CLAIM BASED ON VALUATION  
OF THE COLLATERAL FOR THE CLAIM. [See plan provisions #7 and #8] (X) YES ( ) NO

(C) AVOIDS A SECURITY INTEREST OR LIEN. [See plan provision #12] ( ) YES (X) NO

**2. ADMINISTRATIVE EXPENSES:** Pay filing fee and Debtor(s)' attorney fee pursuant to Confirmation Order.

**3. AUTO INSURANCE:** ( ) Included in Plan; **OR** (X) Not included in Plan; Debtor(s) to provide proof of insurance at §341 meeting.

**4. DOMESTIC SUPPORT:** Paid by: ( ) Debtor(s) directly, ( ) Wage Assignment, **OR** ( ) Trustee to:

<u>_____</u> ; ongoing payment begins _____	Monthly Plan Payment \$_____
Approximate arrearage: <u>_____</u>	\$_____
<u>_____</u> ; ongoing payment begins _____	\$_____
Approximate arrearage: <u>_____</u>	\$_____

**5. PRIORITY CLAIMS:**

<u>_____</u>	Value of Claim _____	Monthly Plan Payment \$_____
<u>_____</u>	_____	\$_____
<u>_____</u>	_____	\$_____

**6. HOME MORTGAGE CLAIMS:** ( ) Paid directly by Debtor(s); **OR** (X) Paid by Trustee to:

Freedom Mortgage <u>_____</u> ; ongoing payment begins <u>FEBRUARY 2020</u>	Monthly Plan Payment \$954.75
Approximate arrearage: <u>\$17,100.00</u> Interest <u>_____</u> %	\$285.00
<u>_____</u> ; ongoing payment begins <u>_____</u>	\$_____
Approximate arrearage: <u>_____</u> Interest <u>_____</u> %	\$_____

**7. SECURED CLAIMS:**

[Retain lien 11 U.S.C. §1325 (a)(5)] <u>Inova Federal Credit Union</u> <u>_____</u>	Value of Collateral <u>\$18,000.00</u>	Rate of Interest _____ %	Monthly Plan Payment <u>\$355.00</u>
<u>_____</u>	<u>_____</u>	<u>_____ %</u>	\$_____
<u>_____</u>	<u>_____</u>	<u>_____ %</u>	\$_____

**8. SECURED AUTOMOBILE CLAIMS FOR DEBT INCURRED WITHIN 90 DAYS OF FILING, AND OTHER SECURED CLAIMS FOR DEBT INCURRED WITHIN ONE YEAR OF FILING:**

[Retain lien 11 U.S.C. § 1325 (a)]

Value of Claim	Rate of Interest	Monthly Plan Payment
_____	_____ %	\$ _____
_____	_____ %	\$ _____
_____	_____ %	\$ _____

**9. SECURED CLAIMS FOR WHICH COLLATERAL WILL BE SURRENDERED; STAY IS TERMINATED UPON CONFIRMATION FOR THE LIMITED PURPOSE OF GAINING POSSESSION AND COMMERCIALLY REASONABLE DISPOSAL OF COLLATERAL:**

Conn Appliances Inc.

Collateral: Sofa

Collateral: \_\_\_\_\_

**10. SPECIAL CLASS UNSECURED CLAIMS:**

Progressive c/o NPRTO

Shelby County General Sessions CR

Value of  
Claim

\$844.52

\$191.50

Rate of  
Interest

\_\_\_\_\_ %

\_\_\_\_\_ %

\_\_\_\_\_ %

Monthly  
Plan Payment

\$15.00

\$4.00

\$

**11. STUDENT LOAN CLAIMS AND OTHER LONG TERM CLAIMS:** Not provided forOR  General unsecured creditor Not provided forOR  General unsecured creditor**12. THE JUDICIAL LIENS OR NON-POSSESSORY, NON-PURCHASE MONEY SECURITY INTEREST(S) HELD BY THE FOLLOWING CREDITORS ARE AVOIDED TO THE EXTENT ALLOWABLE PURSUANT TO 11 U.S.C. §522(f):****13. ABSENT A SPECIFIC COURT ORDER OTHERWISE, ALL TIMELY FILE CLAIMS, OTHER THAN THOSE SPECIFICALLY PROVIDED FOR ABOVE, SHALL BE PAID AS GENERAL UNSECURED CLAIMS.****14. ESTIMATED TOTAL GENERAL UNSECURED CLAIMS: \$ 28,760.40 .****15. THE PERCENTAGE TO BE PAID WITH RESPECT TO NON-PRIORITY, GENERAL UNSECURED CLAIMS IS:** \_\_\_\_\_ %, OR,**(X) THE TRUSTEE SHALL DETERMINE THE PERCENTAGE TO BE PAID AFTER THE PASSING OF THE FINAL BAR DATE.****16. THIS PLAN ASSUMES OR REJECTS EXECUTORY CONTRACTS:**

Progressive Leasing

 Assumes OR  Rejects. Assumes OR  Rejects.**17. COMPLETION:** Plan shall be completed upon payment of the above, approximately sixty (60) months.**18. FAILURE TO TIMELY FILE A WRITTEN OBJECTION TO CONFIRMATION SHALL BE DEEMED ACCEPTANCE OF PLAN.****19. NON-STANDARD PROVISION(S):****ANY NON-STANDARD PROVISION STATED ELSEWHERE IS VOID.****20. CERTIFICATION: THIS PLAN CONTAINS NO NON-STANDARD PROVISIONS EXCEPT THOSE STATED IN PROVISION 19.**/s/ S. Jonathan Garrett  
Debtor(s)' Attorney SignatureDATE: October 4, 2019S. Jonathan Garrett (BPR#019389) Attorney for Debtor  
2670 Union Avenue Extended, Suite 1200, Memphis, Tennessee 38112-4424  
Telephone: 901-323-3200 Facsimile: 901-323-3275 Email: [help@sjgarrett.com](mailto:help@sjgarrett.com)